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Seniors' Second HMO Premiums Protest

Less coverage, high premiums at issue

By Erik Holm
STAFF WRITER

April 22, 2003

Long Island seniors came on buses and in car pools yesterday to Mineola to protest, for the second time in a month, the rising premiums and declining coverage for seniors enrolled in Medicare HMO plans.

The several hundred seniors were met by Washington politicians touting legislation that would address the problem, and some attended a hearing of the Nassau County Legislature afterward to air the issue.

Medicare HMOs offer more comprehensive coverage than traditional Medicare, but because of rising premiums the number of Long Island seniors enrolled in them has fallen by 41 percent since 1999, when the program was at its peak.

When they leave the program, said Clara Woll, the former coordinator for Nassau's assistance program for those in need of health insurance, seniors return to traditional Medicare, which includes high deductibles and co-payments, and are often left to gamble that they won't need expensive medical care.

Rep. Steve Israel (D-Huntington) said that medical insurance companies were not to blame. The problem, he said, was in the federal funding formulas that reimburse the companies for their patients.

Thanks to those formulas, HMOs receive up to \$730 a month per Medicare customer in New York City, depending on the borough. On Long Island, however, the reimbursement is \$571 in Suffolk County and \$617 in Nassau - not enough to cover the HMOs' costs.

It means that seniors on Long Island pay \$140 a month for Medicare HMO coverage, while seniors in New York City usually pay nothing for the same services.

Suburban areas across the country face similar problems. Along with Nassau and Suffolk, counties outside Baltimore, Dallas and Las Vegas have the highest rates of HMOs leaving the counties and dropping seniors from their coverage. Only two companies remain on Long Island, where once there were 11 offering coverage.

Israel and Democratic Sen. Charles Schumer yesterday told the seniors at the rally that they have proposed legislation in Washington that would address the problem nationwide by altering the funding formulas.

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(Newsday/ David L. Pokress)

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Afterward, Israel said that yesterday's rally would "inject some momentum into our efforts in Washington to pass this legislation."

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